

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

2 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

UNITED STATES BANKRUPTCY COURT
District of New Jersey

In Re: Joseph Tattegrain
 Cindy Cyriaque

Debtor(s)

Case No.: 16-29011 MBK
 Judge: Michael B. Kaplan

CHAPTER 13 PLAN AND MOTIONS

☐ Original ☒ Modified/Notice Required Date: July 9, 2020
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JRR Initial Debtor: JT Initial Co-Debtor: CC

Part 1: Payment and Length of Plan

a. The debtor has paid \$61,250.00 to the Chapter 13 Trustee through July 2020, the first forty-three-(43) months of the Confirmed Plan. The balance of the plan will be paid at a rate of \$750.00 a month, starting on August 1, 2020 for the extended term totalling eighty-four-(84).

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$ ____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Albert Russo	Administrative	\$9,348.70

Jacqueline Rita Rocci, Esquire	Original Attorney Fee	\$1,700.00
Jacqueline Rita Rocci, Esquire	Estimated supplemental fee Application to be submitted	\$2,500.00
State of New Jersey	2015 TGI as per Claim	\$174.28
<p>b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount: Check one:</p> <p><input checked="" type="checkbox"/> None</p> <p><input type="checkbox"/> The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):</p>		
Creditor	Type of Priority	Claim Amount
		Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Wells Fargo Home Mortgage	Residence 117 Madie Avenue Spotswood, NJ 08884	50,868.35 as per POC 1	0.00	50,868.35	2,709.23

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Select Portfolio Servicing	117 Madie Avenue Spotswood, NJ 08884 Middlesex County	47,367.44	297,898.55	Wells Fargo Home Mtg	No value	N/A	Classified as Unsecured by Order entered on May 27, 2007 Doc 33
Americredit Financial Services Motion Granted by Consent Order reducing AmeriCredit Claim to value of security entered on July 28, 2017. Doc 42	2013 Toyota Highlander	\$27,722.00 by Consent	\$24,782.76	None	\$27,722.00	Till Rate of 4.2% included in Total	\$27,722.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Select Portfolio Servicing Order of Confirmation entered on June 1, 2017 granted the Motion. Doc 40. Consent Order with Secured Creditor entered on May 27, 2007 Doc 33	117 Madie Avenue Spotswood, NJ 08884 Middlesex County	47,367.44	297,898.55	Wells Fargo	0.00	47,367.44

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured	

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: June 1, 2017 Doc 40.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Pursuant to the CARES Act, Debtor proposes to extend the Plan to 84 months because of a drop in income that created an ongoing financial hardship.	By extending the Plan for the full term allowed by the CARES Act, future payments are reduced to \$750.00 per month.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: July 9, 2020

/s/ Joseph Tattegrain

Joseph Tattegrain
Debtor

Date: July 9, 2020

/s/ Cindy Cyriaque

Cindy Cyriaque
Joint Debtor

Date: July 9, 2020

/s/ Jacqueline Rita Rocci

Jacqueline Rita Rocci 2911
Attorney for the Debtor(s)

Certificate of Notice Page 9 of 10

United States Bankruptcy Court
District of New JerseyIn re:
Joseph Tattegrain
Cindy Cyriaque
DebtorsCase No. 16-29011-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 34

Date Rcvd: Jul 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2020.

db/jdb
cr +Joseph Tattegrain, Cindy Cyriaque, 117 Madie Avenue, Spotswood, NJ 08884-1111
cr +Select Portfolio Servicing, Inc. as servicer for W, P. O. Box 9013, Addison, TX 75001-9013
cr +Select Portfolio Servicing, Inc., as servicer for, P. O. Box 9013, Addison, TX 75001-9013
cr +Specialized Loan Servicing, LLC, c/o Stewart Legal Group, P.L., P.O. Box 340514,
Tampa, FL 33694-0514

516430351 +America's Servicing Company, Return Mail Operations, PO Box 10368,
Des Moines, IA 50306-0368

516487044 America's Servicing Company, Default Document Processing, MAC#N9286-01&,
1000 Blue Gentian Road, Eagan, MN 55121-7700

516615457 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408

516633272 Emergency Physicians Associates North Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123

516430356 +Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

517707257 New York State Dept. of Taxation and Finance, Bankruptcy Section, POB 5300,
Albany, NY 12205-0300

516430359 +Rubin & Rothman, 1787 Veterans Highway, Islandia, NY 11749-1500

516430360 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of the Treasury,
Division of Taxation-Bankruptcy Depart, PO Box 245, Trenton, NJ 08646-0245)

517947965 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386

517947966 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

516430362 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Corporation, PO Box 5855,
Carol Stream, IL 60197)

516430361 +Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475,
Minneapolis, MN 55440-9475

516638564 U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184,
Harrisburg, PA 17106-9184

516484827 U.S. Bank National Association, as Trustee, c/o America's Servicing Company,
Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road,
Eagan, MN 55121-7700

516504511 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973

516430363 +Us Dept of Ed/Great Lakes Educational Lo, 2401 International, Madison, WI 53704-3121

516430364 +Wells Fargo Home Mtg (dba) Americas Serv, 1000 Blue Gentian Rd. #300, Mac #X7801-02k,
Eagan, MN 55121-1786

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Jul 14 2020 23:46:34 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 14 2020 23:46:32 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

516460652 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jul 14 2020 23:46:06
AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853

516430352 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jul 14 2020 23:53:13
Capital One Auto Finance, Attn: Bankruptcy Dept, Po Box 30258,
Salt Lake City, UT 84130-0258

516430353 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jul 14 2020 23:53:13
Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302

516445067 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 14 2020 23:53:08
Capital One Auto Finance c/o AIS Portfolio Service, d/b/a/ Ascension Capital Group,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

516507213 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 14 2020 23:53:35
Capital One Auto Finance,, c/o Ascension Capital Group, P.O. Box 201347,
Arlington, TX 76006-1347

516430355 +E-mail/Text: mrdiscen@discover.com Jul 14 2020 23:45:44 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025

516430357 E-mail/Text: sbse.cio.bnc.mail@irs.gov Jul 14 2020 23:46:03 Internal Revenue Service,
Department of the Treasury, PO Box 21126, Philadelphia, PA 19114

516430354 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 14 2020 23:53:31 Chase Mtg,
Po Box 24696, Columbus, OH 43224

516430358 +E-mail/PDF: pa_dc_claims@navient.com Jul 14 2020 23:54:03 Navient, Attn: Claims Dept,
Po Box 9500, Wilkes-Barr, PA 18773-9500

516642796 +E-mail/Text: bncmail@w-legal.com Jul 14 2020 23:46:40 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

516646851 E-mail/Text: jennifer.chacon@spservicing.com Jul 14 2020 23:47:05
Wilmington Trust, N.A. Trustee (See 410), c/o Select Portfolio Servicing, Inc.,
P.O. Box 65250, Salt Lake City, Utah 84165-0250

TOTAL: 13

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 34

Date Rcvd: Jul 14, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Select Portfolio Servicing, Inc. as servicer for W, P. O. Box 9013, Addison, TX 75001-9013
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Andrew M. Lubin on behalf of Creditor U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-10 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Andrew M. Lubin on behalf of Creditor Wells Fargo Bank, N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Chandra M. Arkema on behalf of Creditor U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-10 carkema@squirelaw.com
Denise E. Carlson on behalf of Creditor U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-10 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall on behalf of Creditor U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-10 ewassall@logs.com, njbankruptcynotifications@logs.com
Francesca Ann Arcure on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for Wilmington Trust, National Association, as successor Trustee to Citibank, N.A., as Trustee for SACO I Trust 2005-10, Mortgage Backed Certificates, Ser NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Francesca Ann Arcure on behalf of Creditor Select Portfolio Servicing, Inc. as servicer for Wilmington Trust, National Association, As Successor Trustee to Citibank, N.A., As Trustee for SACO I Trust 2005-10, Mortgage Backed Certificates, Seri NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Francesca Ann Arcure on behalf of Creditor Select Portfolio Servicing, Inc. as servicer for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., As Trustee for SACO I Trust 2005-10, Mortgage Backed Certificates, Seri NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Gavin Stewart on behalf of Creditor Specialized Loan Servicing, LLC bk@stewartlegalgroup.com
Jacqueline Rita Rocci on behalf of Joint Debtor Cindy Cyriaque jacqueline@rocciesquire.com
Jacqueline Rita Rocci on behalf of Debtor Joseph Tattegrain jacqueline@rocciesquire.com
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com
Kevin Gordon McDonald on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Et Al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

TOTAL: 15